



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MICHAEL G. BOYD, ESQ. (049291991)
Boyd & Squitieri, LLC
Chestnut Hill Professional Center
157 Engle Street
Englewood, New Jersey 07631
(201) 894-9800
Attorney for Debtor

Order Filed on January 14, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

LYOD S. MILES,
DEBTOR.

Case No.: 19-21944-JKS

Chapter: 13

Hearing Date: October 10, 2024 at 10:00am

Judge: John K. Sherwood

**CONSENT ORDER RESOLVING MOTION TO DETERMINE THE DEBTOR HAS
CURED ALL PRE-PETITION ARREARS AND PAID ALL REQUIRED POST PETITION
MORTGAGE PAYMENTS**

The relief set forth on the following page is ORDERED.

DATED: January 14, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

THIS MATTER having come before the Court on the Debtor's Motion to Determine Debtor has cured all Pre-Petition Arrears and Paid all Post-Petition Mortgage payments (Docket 44) (hereinafter the "Motion") and for the reasons stated on the record and for good cause shown:

IT IS AGREED:

1. Sclene Finance LP/Wilmington Savings Fund Society FSB ("Creditor") agrees that the debtor has paid in full the amount required to cure the pre-petition default on the Creditor's claim.
2. Creditor states that the debtor is current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor is due on: 12/1/2024.

/s/ Michael G. Boyd

Michael G. Boyd, Esq.
Attorney for Debtor

/s/ Kenneth J. Borger

Kenneth J. Borger, Esq.
Attorney for Creditor

In re:
Lyod S. Miles
Debtor

Case No. 19-21944-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 14, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2025:

Recip ID	Recipient Name and Address
db	+ Lyod S. Miles, 83 West Hudson Avenue, Englewood, NJ 07631-1718

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors L.P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust hkplan@rasnj.com, kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kenneth Borger, Jr	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium

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Mortgage Acquisition Trust kborger@raslg.com

Kevin Gordon McDonald

on behalf of Creditor MTGLQ Investors L.P. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Michael G. Boyd

on behalf of Debtor Lyod S. Miles michaelboydlaw@gmail.com desireevjanica@gmail.com

Shauna M Deluca

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor MTGLQ Investors L.P. ecf@powerskirk.com

TOTAL: 13